

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

MULTI-LEVEL FRAUD CHECK WITH DYNAMIC FEEDBACK FOR INTERNET BUSINESS TRANSACTION PROCESSOR

the specification of which

(check one)

X is attached hereto.

was filed on _____ as

Application Serial No.
and was amended on
(if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent of inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)

Priority Claimed

(Number)

(Country)

(Day/Month/Year Filed)

☐ Yes ☐ No

(Number)

(Country)

(Day/Month/Year Filed)

☐ Yes ☐ No

(Number)

(Country)

(Day/Month/Year Filed)

☐ Yes ☐ No

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

60/104,831

(Application Serial No.)

October 19, 1999

(Filing Date)

pending

(Status)

(patented, pending, abandoned)

(Application Serial No.)

(Filing Date)

(Status)

(patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

English Language Declaration

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

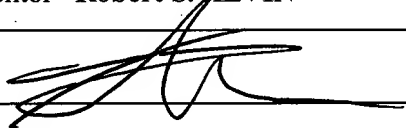
Ronald P. Kananen, Reg. No. 24,104; Ralph T. Rader, Reg. No. 28,772; Michael D. Fishman, Reg. No. 31,951; Richard D. Grauer, Reg. No. 22,388; Joseph V. Coppola, Sr., Reg. No. 33,373; Michael B. Stewart, Reg. No. 36,018; Steven L. Nichols, Reg. No. 40,326; Jeffrey L. Thompson, Reg. No. 37,025; David K. Benson, Reg. No. 42,314; and Paul W. Fish, Reg. No. 22,435.

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Washington, D.C. 20036

Direct telephone calls to:

Ronald P. Kananen, Esq.
(202) 955-3750

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Inventor's signature 	6/25/99 Date
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Citizenship US	
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Boulder Creek, CA 95006	
Full name of second joint inventor	
Second Inventor's signature	Date
Residence	
Citizenship	
Post Office Address	

**VERIFIED STATEMENT BY A NON-INVENTOR SUPPORTING
A CLAIM BY ANOTHER FOR SMALL ENTITY STATUS**

Docket Number (Optional)

HSI-006

Applicant or Patentee: Robert S. ALVIN

Serial or Patent No.: Not Yet Assigned

Filed or Issued: Herewith

Title: MULTILEVEL FRAUD CHECK WITH DYNAMIC FEEDBACK

I hereby declare that I am making this verified statement to support a claim by Robert S. ALVIN for small entity status for purposes of paying reduced fees to the United States Patent and Trademark Office, regarding the invention described in:

- ☐ the specification filed herewith with title as listed above.
☒ the application identified above.
☐ the patent identified above.

I hereby declare that I would qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying fees to the United States Patent and Trademark Office, if I had made the above identified invention.

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who would not qualify as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e). Note: Separate verified statements are required from each person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

- ☐ no such person, concern or organization exists.
☒ each such person, concern or organization is listed below.
HardwareStreet.com, Inc.
5190 Neil Road, Suite 305, Reno, Nevada 89502

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

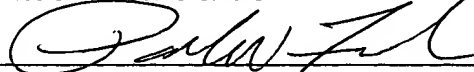
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further than these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Paul W. Fish (Reg. No. 22,435)

NAME OF PERSON SIGNING

Suite 501, 1233 20th Street, N.W., Washington, D.C. 20036

ADDRESS OF PERSON SIGNING



SIGNATURE

June 25, 1999

DATE